

What are Long-Term Care Hospitals?

Most people who need inpatient hospital services are admitted to an "acute care" hospital for a relatively short stay. But some people may need a longer hospital stay.

Long-term care hospitals (LTCHs) are certified as acute care hospitals, but LTCHs focus on patients who, on average, stay more than 25 days. Many of the patients in LTCHs transfer in from an intensive or critical care unit. Services provided in these hospitals typically include comprehensive rehabilitation, respiratory therapy, head trauma treatment, and pain management. LTCHs specialize in treating patients who may have more than one serious condition, but who may improve with time and care, and return home.

I've heard a lot about "long-term care." Is this the kind of care that long-term care hospitals provide?

No. Long-term care usually refers to care that is basically custodial (like help with feeding or dressing), even if there is some health care provided. That kind of care can be provided in your own home or in various kinds of facilities (such as assisted living facilities), and is not covered by Medicare. But LTCHs are simply hospitals that provide inpatient services to people who need a much longer stay to get well.

What is Medicare doing to ensure that I can get quality care in an LTCH if I need it?

Medicare has proposed a new rule that would update the payment rates for LTCHs. This will help ensure that people with Medicare who need care in a LTCH continue to get high-quality care and services, while ensuring that you and other taxpayers get the best value for the Medicare dollar.

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Do I pay more if I'm in an LTCH than if I were in an acute care hospital?

Generally, no. Under Medicare, you are only responsible for one deductible for any benefit period. A benefit period begins the day you are admitted to a hospital or skilled nursing facility, and ends when you haven't received any inpatient care in a hospital or skilled nursing facility for 60 days in a row.

This applies whether you are in an acute care hospital or an LTCH. Therefore, if you are transferred to an LTCH directly from an acute care hospital, or if you are admitted to an LTCH within 60 days of being discharged from an inpatient hospital stay, and you have paid the deductible for the previous inpatient stay, you don't have to pay a second deductible for your care in the LTCH. It is all considered part of one benefit period.

If, on the other hand, you are admitted directly to the LTCH, more than 60 days after any previous hospital stay, you would be responsible for paying the same deductibles and coinsurance as you would have paid if you were being admitted to an acute care hospital.

Note: If you have the Original Medicare Plan and a Medigap (Medicare Supplement) Insurance policy, some of your deductible or coinsurance costs may be covered. Medicare Advantage Plans (like an HMO or PPO) have different ways to pay for care, so you should contact your plan for more information.

For more information about Medicare, visit www.medicare.gov on the web. Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

